

United States Bankruptcy Court
Middle District of Pennsylvania

In re:
John C Snyder, Jr.
Debtor

Case No. 20-03440-HWV
Chapter 7

CERTIFICATE OF NOTICE

District/off: 0314-1
Date Rcvd: Mar 05, 2021

User: AutoDocke
Form ID: 318

Page 1 of 4
Total Noticed: 52

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Mar 07, 2021:

Recip ID	Recipient Name and Address
db	+ John C Snyder, Jr., 114 Allegheny Avenue, 1st Floor, Hanover, PA 17331-1803
cr	+ Attn: Support Servc SunTrust Bank now Truist Bank, P.O. Box 85092, Richmond, VA 23286-0001
5377368	+ Comenitycapital/sephor, Po Box 182120, Columbus, OH 43218-2120
5377373	+ KOHLS, PO BOX 1456, Charlotte, NC 28201-1456
5377377	+ LendingClub, Attn: Bankruptcy, 595 Market St, Ste 200, San Francisco, CA 94105-2807
5377381	+ MOHELA, Attn: Bankruptcy, 633 Spirit Drive, Chesterfield, MO 63005-1243
5377379	+ Mariner Finance, LLC, Attn: Bankruptcy, 8211 Town Center Drive, Nottingham, MD 21236-5904
5377391	+ Pat Klinedinst, 84 Seneca Drive, Hanover, PA 17331-7724
5377392	+ PennyMac Loan Services, LLC, Attn: Correspondence Unit, Po Box 514387, Los Angeles, CA 90051-4387
5377396	+ Sephora Visa/Comenity, PO BOX 659450, San Antonio, TX 78265-9450
5377397	+ Steps to Recovery, 1400 Veterans Highway, Levittown, PA 19056-2115
5377410	+ ULTA MC- Comenity, PO BOX 659450, San Antonio, TX 78265-9450

TOTAL: 12

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
cr	+ EDI: PRA.COM	Mar 05 2021 23:53:00	PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
5377354	+ EDI: RMSC.COM	Mar 05 2021 23:53:00	Amazon/Synchrony, Po BOX 960013, Orlando, FL 32896-0013
5377355	+ EDI: BANKAMER.COM	Mar 05 2021 23:53:00	Bank of America, 4909 Savarese Circle, FI1-908-01-50, Tampa, FL 33634-2413
5377361	Email/Text: Bankruptcy.RI@Citizensbank.com	Mar 05 2021 18:57:00	Citizens Bank, Attn: Bankruptcy, 1 Citizens Dr, Riverside, RI 02915
5377356	+ EDI: CAPITALONE.COM	Mar 05 2021 23:53:00	Capital One, Attn: Bankruptcy, Po Box 30285, Salt Lake City, UT 84130-0285
5377357	+ EDI: RMSC.COM	Mar 05 2021 23:53:00	Care Credit/Synchrony, PO BOX 960061, Orlando, FL 32896-0061
5377358	+ EDI: CITICORP.COM	Mar 05 2021 23:53:00	Citi bank, Citicorp Credit Svcs/Centralized BK Dept, Po Box 790034, St Louis, MO 63179-0034
5377359	+ EDI: CITICORP.COM	Mar 05 2021 23:53:00	Citibank, Citicorp Credit Svcs/Centralized Bk dept, Po Box 790034, St Louis, MO 63179-0034
5377362	+ EDI: WFNNB.COM	Mar 05 2021 23:53:00	Comenity Bank/Torrid, Attn: Bankruptcy, Po Box 182125, Columbus, OH 43218-2125
5377363	+ EDI: WFNNB.COM	Mar 05 2021 23:53:00	Comenity Bank/Victoria Secret, Attn: Bankruptcy, Pob 182125, Columbus, OH 43218-2125
5377364	+ EDI: WFNNB.COM	Mar 05 2021 23:53:00	Comenity Bank/Wayfair, Attn: Bankruptcy Dept, Po Box 182125, Columbus, OH 43218-2125
5377366	+ EDI: WFNNB.COM	Mar 05 2021 23:53:00	ComenityBank/Venus, Attn: Bankruptcy Dept, Po Box 182273, Columbus, OH 43218-2273

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5377365	+ EDI: WFNNB.COM	Mar 05 2021 23:53:00	Comenitybank/Maurices, Attn: Bankruptcy, Po Box 182125, Columbus, OH 43218-2125
5377369	+ EDI: WFNNB.COM	Mar 05 2021 23:53:00	Comenitycapital/Ulta, Attn: Bankruptcy Dept, Po Box 183003, Columbus, OH 43218-3003
5377367	+ EDI: WFNNB.COM	Mar 05 2021 23:53:00	Comenitycapital/bjsclb, Attn: Bankruptcy Dept, Po Box 183003, Columbus, OH 43218-3003
5377370	+ EDI: CBS7AVE	Mar 05 2021 23:53:00	Country Door/Swiss Colony, Attn:Bankruptcy, 1112 Seventh Ave, Monroe, WI 53566-1364
5377371	+ EDI: DISCOVER.COM	Mar 05 2021 23:53:00	Discover Financial, Attn: Bankruptcy, Po Box 3025, New Albany, OH 43054-3025
5377372	+ EDI: RMSC.COM	Mar 05 2021 23:53:00	HSN, PO BOX 530905, Atlanta, GA 30353-0905
5377375	+ Email/Text: PBNCNotifications@peritussservices.com	Mar 05 2021 18:57:00	Kohls/Capital One, Attn: Credit Administrator, Po Box 3043, Milwaukee, WI 53201-3043
5377377	+ EDI: LENDNGCLUB	Mar 05 2021 23:53:00	LendingClub, Attn: Bankruptcy, 595 Market St, Ste 200, San Francisco, CA 94105-2807
5377378	+ EDI: RMSC.COM	Mar 05 2021 23:53:00	Lowes/Synchrony, PO BOX 530914, Atlanta, GA 30353-0914
5377380	+ EDI: WFNNB.COM	Mar 05 2021 23:53:00	Maurices/Comenity, PO BOX 659450, San Antonio, TX 78265-9450
5377393	Email/Text: Bankruptcy.Notices@pnc.com	Mar 05 2021 18:57:00	PNC Bank, Attn: Bankruptcy, Po Box 94982: Mailstop Br-Yb58-01-5, Cleveland, OH 44101
5377394	Email/Text: Bankruptcy.Notices@pnc.com	Mar 05 2021 18:57:00	PNC Bank, PO BOX 856177, Louisville, KY 40285
5377395	+ EDI: RMSC.COM	Mar 05 2021 23:53:00	QVC/Synchrony, PO BOX 530905, Atlanta, GA 30353-0905
5377399	+ EDI: STF1.COM	Mar 05 2021 23:53:00	Suntrust Bk, Attn: Bankruptcy, Mail Code VA-RVW-6290 POB 8509, Richmond, VA 23286-0001
5377401	+ EDI: RMSC.COM	Mar 05 2021 23:53:00	Syncb/HSN, Attn: Bankruptcy, Po Box 965060, Orlando, FL 32896-5060
5377400	+ EDI: RMSC.COM	Mar 05 2021 23:53:00	Syncb/hhgreg, Attn: Bankruptcy, Po Box 965060, Orlando, FL 32896-5060
5377402	+ EDI: RMSC.COM	Mar 05 2021 23:53:00	Syncb/zulily, Attn: Bankruptcy, Po Box 965060, Orlando, FL 32896-5060
5377415	+ EDI: RMSC.COM	Mar 05 2021 23:53:00	Synchrony Bank, c/o PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
5377403	+ EDI: RMSC.COM	Mar 05 2021 23:53:00	Synchrony Bank/Amazon, Attn: Bankruptcy, Po Box 965060, Orlando, FL 32896-5060
5377404	+ EDI: RMSC.COM	Mar 05 2021 23:53:00	Synchrony Bank/Care Credit, Attn: Bankruptcy Dept, Po Box 965064, Orlando, FL 32896-5064
5377405	+ EDI: RMSC.COM	Mar 05 2021 23:53:00	Synchrony Bank/Lowes, Attn: Bankruptcy, Po Box 965060, Orlando, FL 32896-5060
5377406	+ EDI: RMSC.COM	Mar 05 2021 23:53:00	Synchrony Bank/QVC, Attn: Bankruptcy Dept, Po Box 965060, Orlando, FL 32896-5060
5377407	+ EDI: RMSC.COM	Mar 05 2021 23:53:00	Synchrony Bank/Sams, Attn: Bankruptcy, Po Box 965060, Orlando, FL 32896-5060
5377408	+ EDI: RMSC.COM	Mar 05 2021 23:53:00	Synchrony/Ashley Furniture Homestore, Attn: Bankruptcy, Po Box 965060, Orlando, FL 32896-5060
5377409	+ EDI: WFNNB.COM		

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5377411	+ EDI: WFNNB.COM	Mar 05 2021 23:53:00	Torrid- Comenity, PO BOX 659584, San Antonio, TX 78265-9584
5377412	+ EDI: WFNNB.COM	Mar 05 2021 23:53:00	Venus/Comenity, Po BOX 659450, San Antonio, TX 78265-9450
5377413	+ EDI: WFNNB.COM	Mar 05 2021 23:53:00	Victoria Secret, PO BOX 659728, San Antonio, TX 78265-9728
5377414	+ EDI: RMSC.COM	Mar 05 2021 23:53:00	Wayfair- Comenity, PO BOX 659617, San Antonio, TX 78265-9617
		Mar 05 2021 23:53:00	Zulilly/Synchb, PO BOX 530993, Atlanta, GA 30353-0993
TOTAL: 41			

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
5377360	*+	Citibank, Citicorp Credit Svcs/Centralized Bk dept, Po Box 790034, St Louis, MO 63179-0034
5377374	*+	KOHLS, PO BOX 1456, Charlotte, NC 28201-1456
5377376	*+	Kohls/Capital One, Attn: Credit Administrator, Po Box 3043, Milwaukee, WI 53201-3043
5377382	*+	MOHELA, Attn: Bankruptcy, 633 Spirit Drive, Chesterfield, MO 63005-1243
5377383	*+	MOHELA, Attn: Bankruptcy, 633 Spirit Drive, Chesterfield, MO 63005-1243
5377384	*+	MOHELA, Attn: Bankruptcy, 633 Spirit Drive, Chesterfield, MO 63005-1243
5377385	*+	MOHELA, Attn: Bankruptcy, 633 Spirit Drive, Chesterfield, MO 63005-1243
5377386	*+	MOHELA, Attn: Bankruptcy, 633 Spirit Drive, Chesterfield, MO 63005-1243
5377387	*+	MOHELA, Attn: Bankruptcy, 633 Spirit Drive, Chesterfield, MO 63005-1243
5377388	*+	MOHELA, Attn: Bankruptcy, 633 Spirit Drive, Chesterfield, MO 63005-1243
5377389	*+	MOHELA, Attn: Bankruptcy, 633 Spirit Drive, Chesterfield, MO 63005-1243
5377390	*+	MOHELA, Attn: Bankruptcy, 633 Spirit Drive, Chesterfield, MO 63005-1243
5377398	*+	Steps to Recovery, 1400 Veterans Highway, Levittown, PA 19056-2115
5377538	*+	Synchrony Bank, c/o PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021

TOTAL: 0 Undeliverable, 14 Duplicate, 0 Out of date forwarding address

NOTICE CERTIFICATION

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Mar 07, 2021

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on March 5, 2021 at the address(es) listed below:

Name	Email Address
Rebecca Ann Solarz	on behalf of Creditor PENNYMAC LOAN SERVICES LLC bkgroup@kmlawgroup.com
Steven M. Carr (Trustee)	stevecarr8@comcast.net pa31@ecfcbis.com;debclick@comcast.net;julie.reamcarrllc@gmail.com

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Taylor K Thomas
on behalf of Debtor 1 John C Snyder Jr. tthomas@beckerlawgrouppe.com

United States Trustee
ustpreion03.ha.ecf@usdoj.gov

TOTAL: 4

Information to identify the case:

Debtor 1 John C Snyder Jr.
First Name Middle Name Last Name

Debtor 2
(Spouse, if filing) First Name Middle Name Last Name

United States Bankruptcy Court Middle District of Pennsylvania

Case number: 1:20-bk-03440-HWV

Social Security number or ITIN xxx-xx-4564
EIN --

Social Security number or ITIN
EIN --

Order of Discharge

12/15

IT IS ORDERED: A discharge under 11 U.S.C. § 727 is granted to:

John C Snyder Jr.

3/5/21**By the
court:**

Honorable Henry W. Van Eck
Chief Bankruptcy Judge
By: Cynthia Boyle, Deputy Clerk

Explanation of Bankruptcy Discharge in a Chapter 7 Case

This order does not close or dismiss the case, and it does not determine how much money, if any, the trustee will pay creditors.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily or from paying reaffirmed debts according to the reaffirmation agreement. 11 U.S.C. § 524(c), (f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts owed before the debtors' bankruptcy case was filed.

Also, if this case began under a different chapter of the Bankruptcy Code and was later converted to chapter 7, debts owed before the conversion are discharged.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

For more information, see page 2 >

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for most taxes;
- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- ◆ some debts which the debtors did not properly list;
- ◆ debts for certain types of loans owed to pension, profit sharing, stock bonus, or retirement plans; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

Also, debts covered by a valid reaffirmation agreement are not discharged.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of the bankruptcy discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.